

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/03)

Case Number **05-70321**

UNITED STATES BANKRUPTCY COURT
DISTRICT of Western District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/31/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Kimberly Anne Kastner
519 Pine Street
Vinton, VA 24179-4701

Case Number:
05-70321

Social Security/Taxpayer ID Nos.:
xxx-xx-8476

Attorney for Debtor(s) (name and address):

Darren T Delafield
P O BOX 2446
ROANOKE, VA 24010-2446
Telephone number: 540 342-7782

Bankruptcy Trustee (name and address):

Charles R Allen, Jr.
120 Church Ave SW
Roanoke, VA 24011
Telephone number: 540-342-1731

Meeting of Creditors:

Date: **February 24, 2005**

Time: **02:00 PM**

Location: **cr mtg, Roanoke, Poff Federal Bldg, Rm 804, 210 Franklin Rd, SW, Roanoke, VA 24011**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 4/25/05

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

210 Church Ave.
Room 200
Roanoke, VA 24011
(540) 857-2391

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 1/31/05

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

BAE SYSTEMSEnterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234**CERTIFICATE OF SERVICE**District/off: 0423-7
Case: 05-70321User: admin
Form ID: b9aPage 1 of 1
Total Served: 11

Date Rcvd: Jan 31, 2005

The following entities were served by first class mail on Feb 02, 2005.

db	Kimberly Anne Kastner,	519 Pine Street,	Vinton, VA	24179-4701
aty	Darren T Delafield,	P O BOX 2446,	ROANOKE, VA	24010-2446
tr	+Charles R Allen, Jr.,	120 Church Ave SW,	Roanoke, VA	24011-1906
1941641	First Citizens Bank And,	100 E Tryon Rd,	Raleigh, NC	27603-3581
1941642	+Fleet Credit Card Services,	200 Tournament Dr,	Horsham, PA	19044-3686
1941643	Hsbc/bstby,	PO Box 6985,	Bridgewater, NJ	08807-0985
1941644	Nissan Financing,	PO Box 660360,	Dallas, TX	75266-0360
1941646	+The Belk Center Inc,	2801 W Tyvola Rd,	Charlotte, NC	28217-4500

The following entities were served by electronic transmission on Jan 31, 2005 and receipt of the transmission was confirmed on:

1941645	EDI: TSYS.COM Jan 31 2005 22:26:00	Sams Club,	PO Box 29116,	Shawnee Mission, KS	66201-1416
1941647	EDI: WTRWFNNB.COM Jan 31 2005 22:25:00	Wfnnb/expres,	PO Box 330066,		
		Northglenn, CO	80233-8066		
1941648	EDI: WTRWFNNB.COM Jan 31 2005 22:25:00	Wfnnb/vctria,	PO Box 182128,	Columbus, OH	43218-2128
				TOTAL:	3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2005

Signature:

